

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 25-10121-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael DeVito  
185 Tennis Court  
Wall, NJ 07719

Social Security No.:

xxx-xx-1389

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/19/25  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 16, 2025  
JAN: llb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Michael DeVito  
Debtor

Case No. 25-10121-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Jan 16, 2025

Form ID: 132

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:**

Recip ID	Recipient Name and Address
db	+ Michael DeVito, 185 Tennis Court, Wall, NJ 07719-9441
520504753	+ Allaire Country Club, Attn: Becker & Poliakoff, 331 Newman Springs Road Suite 106, Red Bank, NJ 07701-5690
520504756	+ CCS/First National Bank, 500 E 60th Street North, Sioux Falls, SD 57103-7016
520504757	+ FB&T Mercury, Attn: Bankruptcy, PO 84064, Columbus, GA 31908-4064
520504758	Kohls, PO Box 2893, Milwaukee, WI 53201

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 16 2025 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 16 2025 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520504752	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 16 2025 21:32:46	Affirm, 633 Folsom Street, Fl 7, San Francisco, CA 94107-3618
520504755	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 21:32:40	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520510941	+ Email/PDF: ebn_ais@aisinfo.com	Jan 16 2025 21:18:21	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520511613	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2025 21:32:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520504759	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2025 21:32:42	Merrick, PO Box 9201, Old Bethpage, NY 11804-9001
520504760	+ Email/Text: netcreditbnc@enova.com	Jan 16 2025 20:55:37	Net Credit, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
520504761	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2025 21:18:45	Oollo Card Services, PO box 660371, Dallas, TX 75266-0371
520511770	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 20:55:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
520511560	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 21:07:38	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520504762	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 16 2025 20:56:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520504763	Email/Text: bknotice@upgrade.com	Jan 16 2025 20:53:00	Upgrade Inc, Attn Bankruptcy, 275 Battery Street

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 16, 2025

Form ID: 132

Total Noticed: 18

23rd Floor, San Francisco, CA 94111

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520504754	##+	Atlantic Neurosurgical Specialists, 310 Madison Avenue, Suite 300, Morristown, NJ 07960-6967

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo	docs@russotrustee.com
--------------	-----------------------

Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
------------------	--

James J. Cerbone	on behalf of Debtor Michael DeVito jamescerboneesq@gmail.com cerbonejr83307@notify.bestcase.com
------------------	---

U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
--------------	-------------------------------

TOTAL: 4